

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: EDUARDO PARTIDA	§	Case No. 1:19-bk-04918
LAURA LORENA PARTIDA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/18/2019.
- 2) The plan was confirmed on 05/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/28/2023, 03/25/2025, 05/20/2025, 06/11/2025.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/16/2025.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$41,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$61,590.72.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 68,284.37	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 68,284.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,946.99	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,007.05	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,954.04
Attorney fees paid and disclosed by debtor(s):	\$ 1,200.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	2,946.99	0.00
FREEDOM FINANCIAL ASSET	Uns	39,385.00	37,633.94	37,633.94	17,434.13	0.00
SANTANDER CONSUMER USA	Sec	0.00	17,742.22	17,205.00	17,205.00	0.00
SANTANDER CONSUMER USA	Uns	18,382.00	17,742.22	2,642.22	1,224.02	0.00
TOYOTA FINANCIAL SERVICES	Sec	41,922.00	39,573.73	38.11	38.11	0.00
INTERNAL REVENUE SERVICE	Pri	3,500.00	3,769.83	2,909.46	2,909.46	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,769.83	860.37	398.57	0.00
QUANTUM3 GROUP, LLC	Uns	539.00	539.18	539.18	249.77	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,980.00	3,980.00	1,843.76	0.00
SPRINGFIELD TWP YORK COUNTY	Sec	0.00	2,268.00	1,376.00	1,376.00	0.00
PHH MORTGAGE CORPORATION	Sec	0.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
CITIBANK, N.A.	Uns	417.00	388.42	388.42	179.94	0.00
PHH MORTGAGE CORPORATION	Sec	67,151.26	66,839.65	3,344.05	3,344.05	0.00
FREEDOM MORTGAGE	Sec	332,264.00	331,058.14	8,139.07	8,139.07	0.00
FREEDOM MORTGAGE	Sec	0.00	331,058.14	5,988.45	5,988.45	0.00
AFNI	Uns	473.00	NA	NA	0.00	0.00
CAINE WEINER	Uns	355.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FED LOAN SERV	Uns	9,727.00	NA	NA	0.00	0.00
GVT EMP CU	Uns	10,007.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Uns	338.00	NA	NA	0.00	0.00
PROGRESSIVE MGMT	Uns	237.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 17,471.57	\$ 17,471.57	\$ 0.00
Debt Secured by Vehicle	\$ 17,243.11	\$ 17,243.11	\$ 0.00
All Other Secured	\$ 1,376.00	\$ 1,376.00	\$ 0.00
TOTAL SECURED:	\$ 36,090.68	\$ 36,090.68	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,909.46	\$ 2,909.46	\$ 0.00
TOTAL PRIORITY:	\$ 2,909.46	\$ 2,909.46	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 46,044.13	\$ 21,330.19	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,954.04	
Disbursements to Creditors	\$ 60,330.33	
TOTAL DISBURSEMENTS:		\$ 68,284.37

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/14/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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